

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: LUIS C. CHAVIRA § Case No. 14-83704
LAURA J. CHAVIRA §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/15/2014.
 - 2) The plan was confirmed on 04/17/2015.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/21/2015.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
 - 5) The case was dismissed on 07/22/2016.
 - 6) Number of months from filing or conversion to last payment: 18.
 - 7) Number of months case was pending: 23.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$9,425.00.
 - 10) Amount of unsecured claims discharged without full payment: \$0.00.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 9,614.81
Less amount refunded to debtor(s)	\$ 277.76
NET RECEIPTS	\$ 9,337.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 664.24
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,664.24
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SPRINGER LAW FIRM	Lgl	4,000.00	4,000.00	4,000.00	4,000.00	0.00
AMERICA'S SERVICING COMPANY	Sec	11,733.63	11,733.63	11,733.63	604.08	0.00
OCWEN LOAN SERVICING LLC	Sec	314.64	314.64	314.64	16.20	0.00
AFNI INC	Uns	796.91	NA	NA	0.00	0.00
AMBIT ENERGY	Uns	53.60	NA	NA	0.00	0.00
AMERITOX	Uns	99.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC % AT&T	Uns	3,822.01	3,822.01	3,822.01	0.00	0.00
CERASTES, LLC	Uns	1,730.00	1,730.00	1,730.00	0.00	0.00
C1 PROF TMG	Uns	0.00	NA	NA	0.00	0.00
CAP ONE	Uns	64.00	NA	NA	0.00	0.00
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
CAP ONE	Uns	0.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP	Uns	4,218.00	4,260.74	4,260.74	0.00	0.00
CAPITAL 1 BANK	Uns	0.00	NA	NA	0.00	0.00
CARD SERVICES	Uns	0.00	NA	NA	0.00	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00
CHASE	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CHASE	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK	Uns	1,577.00	NA	NA	0.00	0.00
CITIBANK / THE HOME DEPOT	Uns	844.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Uns	0.00	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	170.80	NA	NA	0.00	0.00
COMCAST	Uns	676.50	NA	NA	0.00	0.00
COMENITY - AMERICAN / ROOM	Uns	1,573.80	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,344.00	1,611.74	1,611.74	0.00	0.00
CONCENTRA - OCC HEALTH CTR OF	Uns	182.84	NA	NA	0.00	0.00
CREDIT BUREAU CENTER	Uns	310.00	NA	NA	0.00	0.00
CREDIT CONTROL LLC / CREDIT	Uns	852.45	NA	NA	0.00	0.00
CREDIT FIRST NA	Uns	2,641.00	2,641.31	2,641.31	0.00	0.00
CREDIT ONE BANK	Uns	2,043.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	847.00	847.92	847.92	0.00	0.00
DENVER HEALTH & HOSP	Uns	1,529.39	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP as agent	Uns	796.91	796.91	796.91	0.00	0.00
DISCOVER FIN SVCS LLC	Uns	0.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Uns	3,822.00	NA	NA	0.00	0.00
DVRA BILLING	Uns	0.00	NA	NA	0.00	0.00
FAMSA INC	Uns	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	848.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,352.00	1,577.94	1,577.94	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,496.00	2,496.19	2,496.19	0.00	0.00
PORTFOLIO RECOVERY	Uns	479.00	479.77	479.77	0.00	0.00
GECRB / SHOPNBC	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	306.00	306.89	306.89	0.00	0.00
HARRIS NA	Uns	0.00	NA	NA	0.00	0.00
HARRIS NA	Uns	0.00	NA	NA	0.00	0.00
SOUTHWESTERN BELL TELEPHONE	Uns	112.00	112.12	112.12	0.00	0.00
BECKET & LEE LLP	Uns	484.41	574.89	574.89	0.00	0.00
MASON	Uns	266.00	309.89	309.89	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,574.00	1,250.00	1,250.00	0.00	0.00
METRO MEDICAL SERVICES	Uns	640.00	NA	NA	0.00	0.00
MONARCH RECOVERY	Uns	844.64	NA	NA	0.00	0.00
MONTGOMERY WARD	Uns	1,420.00	1,420.59	1,420.59	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
NORTHSTAR LOCATION SERVICES /	Uns	1,730.00	NA	NA	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	6,568.00	2,603.20	2,603.20	0.00	0.00
PNC MORTGAGE SERVICING	Uns	0.00	NA	NA	0.00	0.00
PROF BUREAU OF COLLECTIONS	Uns	479.77	NA	NA	0.00	0.00
PROGRESSIVE FINAN SERV / KOHLS	Uns	574.89	NA	NA	0.00	0.00
RENT - A - CENTER	Uns	3,252.00	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	99.13	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	112.00	1,186.00	1,186.00	0.00	0.00
ROCKFORD RADIOLOGY	Uns	456.00	NA	NA	0.00	0.00
SEARS / CBNA	Uns	0.00	NA	NA	0.00	0.00
SEARS / CBNA	Uns	0.00	NA	NA	0.00	0.00
SECURITY BANKCARD CTR	Uns	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	2,461.19	NA	NA	0.00	0.00
TIRE PLUS	Uns	2,366.29	NA	NA	0.00	0.00
TNB - TARGET	Uns	0.00	NA	NA	0.00	0.00
UNIV OF COLORADO HOSPITAL /	Uns	6,138.39	NA	NA	0.00	0.00
UNIV PHYSICIANS INC	Uns	479.40	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,400.00	NA	NA	0.00	0.00
WASH MUTUAL / PROVIDIAN /	Uns	0.00	NA	NA	0.00	0.00
CERASTES, LLC	Uns	962.00	962.77	962.77	0.00	0.00
WEBBANK/FINGERHUT	Uns	296.00	309.09	309.09	0.00	0.00
WELLS FARGO FINANCIAL	Uns	6,418.70	6,418.70	6,418.70	0.00	0.00
WELLS FARGO / CARPETLAND	Uns	6,270.55	NA	NA	0.00	0.00
WFFNB DUAL L	Uns	6,418.00	NA	NA	0.00	0.00
JACK MITCHELL MOTORS INC	Sec	3,911.00	3,911.00	3,911.00	3,911.00	141.53

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,048.27	\$ 620.28	\$ 0.00
Debt Secured by Vehicle	\$ 3,911.00	\$ 3,911.00	\$ 141.53
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 15,959.27	\$ 4,531.28	\$ 141.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,718.67	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,664.24
Disbursements to Creditors	\$ 4,672.81
TOTAL DISBURSEMENTS:	\$ 9,337.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/28/2016

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.